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From: Owner [mailto:booley51@yahoo.com]

Sent: Thursday, September 10, 2015 3:06 PM

To: EBSA, E-ORI - EBSA

Subject: RIN1210-AB32

Any provisions in RIN1210-AB32 that restrict or prohibit owners of IRA accounts from utilizing standard options should be eliminated from the proposal. As the owner of several self directed IRAs, I have utilized options to enhance the return on my retirement accounts for over 10 years.

In the ultra low interest environment we are experiencing, the last thing the country needs is something else holding down the return people can achieve on their savings.

Sincerely,

Bill Smith